THE ORGANIZATION AND ADMINISTRATION OF CONSUMER EDUCATION

BY
ADOLPH ALBERT KLAUTSCH
B.S., University of Illinois, 1932
M.S., University of Illiois, 1939

AN ABSTRACT OF A THESIS

SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF DOCTOR OF PHILOSOPHY IN EDUCATION IN THE GRADUATE SCHOOL OF THE UNIVERSITY OF ILLINOIS, 1943.

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THE ORGANIZATION AND ADMINISTRATION OF CONSUMER EDUCATION

It has been the purpose of this study to examine critically all existing material, in the for of surveys, books and articles, which deal with the organization and administration of consumer education, so that certain conclusions can be drawn as to the value of present and proposed practices. On the basis of these conclusions, it has been possible to formulate certain recommendations which will aid administrators and teachers in organizing and administering consumer courses in the manner most suitable to their own schools and communities. It was felt that although much excellent work had been done to establish and clarify the question of content matter in consumer education, very little had been done to solve some of the pressing problems in the organization and administration of consumer education.

As the first step in making this critical analysis, it was necessary to formulate an accepted concept of consumer education to be used as a basis for examining what has been done and proposed in this field. Consumer education is thus defined as *the development of factual knowledge and skills of an economic, social, esthetic and ethical nature which deal with the consumptive phases of living as contrasted to the productive and developmental phases found in the process of education.* It is felt that this definition avoids the rather common fault of most definitions which are too narrowly concerned with the economic aspects of this field, whereas they should also include the indispensable and important social, esthetic and ethical aspects of consumer education.

On the basis of this definition, the teaching of consumer education has three main phases: to make a wise choice, to secure in an efficient manner what has been chosen, and to use effectively what has been secured. In the past too much attention has been given to the purchase of consumer goods with a consequent neglect of the equally important aspects of choosing and using these same goods.

A point to be remembered in any consideration of consumer education is that this subject is not a recent innovation in either formal or informal systems of schooling. The ancient Egyptians, the Greeks of Plato's time, the Romans of the early Republic, all trained their children in some aspects of consumer education, depending on their viewpoints as to its value and importance. The middle Ages and Renaissance period ignored education of this type almost completely in formal schooling, but the informal education in the home and similar groups was almost wholly consumptual in nature. In the United States, from earliest colonial days, the ever-increasing tendency to make education practical in nature has provided much consumer education, although its formal inception in the curriculum did not come until after 1925.

Consumer education, in spite of its rather recent appearance in the curriculum, has become an objective of primary importance in the schools of today. The very great and ever-increasing complexity of the economic system, the extremely great multiplication of consumer goods and services, the continual and skillful sales pressure exerted on the consumer, and, finally, the marked effects of the depression and the present war upon our economy have emphasized the very urgent need of educating the consumer to enable him to live efficiently in this complex world. He must learn to make the proper use of his resources, so that his habits are socially, esthetically, ethically and economically acceptable to the various groups that he contact in his daily living.

The most noticeable thing about consumer education at present is its rapid growth. The studies of Harap[1], Rivett[2] Thomas[3] and Dye[4], all bear evidence to this statement. Many

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1 Harap, Henry. "Survey of 28 Courses in Consumption," *School Review*, 43: 497-507, September 1935.

1 Harap, Henry. "Seventy-One Courses in Consumption," *School Review*, 46: 577-596, October, 1938.

2 Rivett, Byron J. "Consumer Education in North Central Schools," *The North Central Association Quarterly*, 13: 534-540, April, 1938.

3 Thomas, John B. "Consumer Buying in California Secondary Schools," *School Review*, 46: 191-195, March, 1938.

4 Dye, Lucius W. "The Status of Instruction in Consumer Buying," Unpublished Master Thesis, University of Nebraska, 1939.

of these courses, however, have very definite weaknesses which tend to handicay their efficiency. Tate[5] stated that consumer education courses too often were narrow in scope and lacked orientation, that they were considered as preparatory for the future instead of dealing with the present, that methods and content were too academic and that too much attention was given to work of a negative and destructive nature. Dye[6] also points out that the lack of laboratory or experimental work and the scarcity of trained teachers are proving a serious handicap to the effective development of consumer education.

Consumer education has many strong points which have contributed to its past growth and which will continue to advance it to a very important place in the average school curriculum. It is adaptable both in content and method, enabling it to meet adequately the needs of every school and community. It is a strong integrating force in the curriculum, since it is based largely upon the facts and skills taught in the other subjects in the school. It deals with the living, vital material which is of immediate value to the student as well as preparing him for his future life in the community. Its instruction in such materials meets the needs of pupils and their parents, who are much bewildered by the present complexity and changeability of their lives. Consumer education, if taught properly, is fully in accord with the expressed principles of modern and progressive education. It has the further advantage of being very timely in coming at a time when life has become too complex in all its aspects to be met in an adequate manner without thorough instruction in its intricacies. Its timeliness is accuentuated by the exigencies of the present war and the consequent demands upon the average consumer. Finally, educators in general favor its development. In the words of Price, "All studies indicate an almost unanimous agreement among educators as to the need

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5 Tate, M. W. "Your Money's Worth in Consumer Education," *The American School Board Journal*, Vol. 99, September 1939, p. 22.

6 Dye, Lucius W., op. cit., p. 59.

for the inclusion of consumer education in the curriculum".[7]

The conference on Consumer Education in Secondary Schools listed the five major methods of organization for consumer courses as follows:

"Plan 1. Have a separate consumer course, whether required or elective, taught by a teacher specially trained for this work.

Plan 2.—Offer a separate consumer course, required or elective, taught cooperatively by teachers from several departments.

Plan 3.—Offer consumer education through a core curriculum consisting of a continuing sequence of problems of living.

Plan 4.—Teach the minimum essentials of consumer education through units for that specific purpose in existing required courses, with definitely correlated enrichment through inclusion of specialized aspects of consumer education in elective courses.

Plan 5.—Teach consumer education incidentally in a variety of subjects and courses."[8]

Plan 1, the separate course taught by one teacher, although favored by a majority of administrators and teachers, constitutes a small portion of the consumer courses in existence today. Most of these are in the larger schools. The difficulties tending to restrict its spread are the lack of capable teachers and the fact that most curricula are overcrowded, so that much resistance is encountered in attempting to add another course, especially when it is required in nature.

This plan has many definite advantages. Since it is taught by one teacher, it can be made very unified and coherent with this one teacher fully responsible for its effective conduct. It can attain the objectives which cannot readily be covered by other subjects in the schools. It is possible to select and emphasize important and pertinent facts of various kinds. The fact that it is a separate course insures it a better

7 Price Ray G. "Consumer Education," *Encylopedia of Educational Research*. The Macmillan Company, 1941, p. 369.

8 United States Office of Education. "Some Principles of Consumer Education at the Secondary School Level," Federal Security Agency Publication Pamphlet No. 94, United States Printing Office, 1942, p. 13.

program as taken from the various subjects. Moreover, assignment of time and place in the schedule and gives it an importance coordinate to the other subjects in the school. Finally, it is highly favored by school men in general.

The disadvantages of this type of course are also rather numerous and important. It is limited by the scarcity of well-trained teachers, and the fact that any teacher attempting this program needs to be acquainted with an extremely wide range of information and skills. Often the course is handicapped by a lack of cooperation with the other subjects in the curriculum, although much of its material is closely related to that taught in these other subjects. In some cases teachers also fail to organize this material in a coherent and sequential pattern. A limitation which especially applies to the smaller schools is the difficulty of inserting another course into an already over-crowded curriculum.

The length of such a course and its status, whether required or elective, will have to depend on the circumstances of the school concerned. In general, no course should be less than one semester, and it should preferably extend for a full year. If it cannot be made required, it should be arranged to reach the largest possible number of students. A separate course should be set up as a department in itself, but it can be offered by another department such as the commercial field, home economics, etc. Care must be taken to prevent it from being absorbed by this host-subject. In general, it seems that this plan is better suited to the larger school than the smaller one.

Plan 2, a separate course taught as a series of separate units by a group of cooperating teachers, in many respects is similar to Plan 1. Many of the advantages and disadvantages of Plan 1 are also common to Plan 2. However, the cooperative plan does have its own strong points and limitations. It is very cooperative and democratic in nature, since it is planned and carried out by a group of teachers from the various subject fields. In this fashion the students are exposed to a broader viewpoint than would be the case with one teacher. These units cover the essential facts of the consumer

the training and experience of these teachers in the varying types of laboratory work and experimental procedures as well as their expert training in their particular unit cannot help but make the work much more thorough and accurate than might be the case with one teacher.

The disadvantages of this plan are also apparent. It may easily become too discrete in nature and too factual in content, if the teachers fail to coordinate their units properly or fail to see the functional unity of the whole consumer program. This condition also brings on much overlapping. This lack of cooperation is often caused by the failure of some one teacher to take the responsibility for this program. This type of unit organization is also very hard to fit in with the teachers' schedules. A last limitation is that students dislike this constant change of teachers. This plan has many possibilities, but it is best suited to the larger schools.

Plan 3, the core curriculum, is found very rarely. Under this plan, consumer education may be either the central core or an important subsidiary phase of this core. This plan has a number of very important advantages. It is certainly the most comprehensive and thorough method of organizing consumer material. It involves practically all subjects in the school and utilizes the relevant facts and skills in each for the consumer program. It covers more actual consumptual material than any other plan. Its instruction extends through all four years of the high school, both through special courses and cooperating subjects. It is based on the continuous planning and cooperation of most of the teachers in the system, thus being a very democratic type of course. Its materials are highly flexible and adaptable to every possible variation of conditions in the school or community. This characteristic, in addition to the living, vital material presented in its program, enables it to meet the needs of practically every student in the course. As stated by the Conference on Consumer Education, "Learning is less likely to be purely verbal; it is more likely to be varied and lifelike".[9]

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9 United States Office of Education, op. cit., p. 17.

There are very definite disadvantages to this plan. The organization of any core curriculum involves a very complete reorganization of the entire curriculum as well as the customary content and method of practically every subject. It requires specially trained and expert teachers who are willing to take part in such a program. Some educators who may favor a core curriculum do not consider consumer education important enough to be part of such core. The major limitation of the core plan, however, lies in the fact that schools as a whole are not ready for the core curriculum type of organization. This is probably the major reason for its present lack of use.

In general, it can be said that the core curriculum will be the best possible organization for consumer education when it has become a more accepted part of the usual school procedures. It is equally suitable for large or small schools.

Plan 4, the independent unit plan, has its units in both required and elective subjects. Usually the more fundamental materials are included in the former and less essential in the elective courses.

This plan has many definite advantages. It is very easily introduced, provided that teachers are willing to cooperate. It brings about a very minimum of disturbances in the routine of the ordinary school. At least a section of this consumer material reaches every student at some time during his years in high school. It involves a cooperative effort by a group of teachers and brings about a breadth of view and extensive training through their participation. Finally, it increases consumer consciousness in pupils and teachers by keeping it before them over a period of years.

The disadvantages center mainly on the danger of the course becoming very discrete and fragmentary in nature. Unless constant and close cooperation between the teachers is maintained, there is a tendency for each unit to become a separate entity rather than a part of consumer education. This will be the case especially where teachers are lacking in interest or fail to see the consumptual implications of their units. Moreover, these units either fail to cover essential

material in many instances or include extraneous facts. Finally, there is the lack of proper materials in the texts being utilized in the various subject fields.

This plan is used quite commonly in many schools, and many officials favor it quite highly. The larger school again has the advantage because of its larger faculty and its greater range of subject matter. This plan also has special advantages for the small school. There is less rivalry among departments, more of the faculty enter into the plan, and there is closer contact between pupils and teachers. The student body is more homogeneous. These factors make it a favored form for smaller schools.

Plan 5, the incidental method, largely depends on the somewhat chance and random presentation of consumer material by teachers in their classes. There is usually no definite plan or attempt to coordinate the work in these various classes. Its only real advantages lie in the fact that it does get some consumer information to students and trains teachers to present such materials. It can be used to advantage where there is too much opposition to the use of one of the regular plans.

There are two major types of combination plans. One of these is the incidental plan used with one of the two types of separate plans. The second is the independent unit plan used with either of the separate plans.

The major advantages of combining the incidental plan with the separate plan taught by one teacher are that it provides additional consumer information for the students, builds up interest for the separate course, trains teachers to find and present such facts, and, in general, prepares the way for the separate course. Its limitations are the larger amount of overlapping which is almost certain to occur, the difficulty of correlating such material with the separate course, and the general uncertainty of the incidental part of the program. Where the separate course is not required, many pupils may fail to get any real information of a consumptual sort.

The alternative plan is to combine the incidental plans

with the separate course taught as a series of units by different teachers. Its advantages and disadvantages are similar to those given above with some additions. Since the same teacher may present one of the units and also some incidental material, all parts of the work should profit. Also, more teachers may be drawn into the program.

This combination probably does not justify its use in preference to either of the separate plans or the independent unit plan. The incidental plan actually seems to weaken the plans with which it is associated.

The second combination plan, that of the independent unit plan with one of the separate plans, has a number of definite advantages. Where the separate plan is the coordinated unit type, the same teacher conducts units in both parts of the program which should strengthen his work in both and give more unity to the two phases of his work. This combination reaches practically all students even where the separate course is not required. Both forms are centralized by the cooperatively planned program. The separate course can concentrate on material not readily included in regular units and on advanced consumptual material, since the independent units will have covered the fundamental facts.

This plan is limited by the lack of cooperation which often exists in the various units of both plans, and thus much duplication takes place. Care must also be taken to adjust the separate course to materials which may have been presented in units inserted into elective courses.

Where this combination is based on the separate plan taught by one teacher, it has the added advantage of being highly centralized and unified when controlled by one teacher.

This type of combination plan is the most desirable of the plans discussed in this thesis. It best fits the needs of both the pupils and the community and can be adjusted readily to variations in conditions of different schools. It can be made highly individaul in nature or it can be used advantageously for group instruction. This plan is very commonly used in schools today.

In addition to the major problem of organization, there

are also a number of important administrative tasks which are a vital part of this organization process. The first of these consists of the introductory problems. It is essential that the interest of school officials, students and public be built up previous to the inauguration of a consumer program. This can be accomplished by showing the utility of the course, not only for the individual but also for the various groups of the community. This is brought about through a constant program of publicity, both previous to and after the institution of such a course. Such things as exhibits are especially valuable. Often the cooperation and help of business men can be obtained on excursions and inspection trips. Much has been done in the way of publicity by the government since the beginning of the war as regards consumer education. Through its almost constant efforts to educate the consumer, the public has become consumer-education conscious as nevtr before.

The second administrative problem is how to meet opposition which is often very pronounced, especially from business interests. Much of this hostility is due to the excessive use of sensational exposures of malpractices in business. In other instances, businessmen blindly and obstinately oppose all forms of consumer education. The best means to combat this opposition consists in giving these groups a better understanding of the objectives of consumer education and letting them see how it can benefit the merchant as well as the consumer. A cardinal rule is to begin slowly and modestly in any such course.

The question of the length of a consumer course is occasionally met. It can be compressed within a semester by covering only the most fundamental and essential materials, but a full year is more to be desired. Where the combination form is adopted the separate course usually need not be more than a semester in length.

As regards grade placement, a separate course is usually given either in the junior or senior year, especially where it is required. This works out quite well in one of the combination forms, but where only a separate course is given, many students who leave school early fail to receive this essential

training. In very large schools it might be possible to have an early course for the freshmen and an advanced course for the seniors. Here also the type of organization will sharply influence the resolution of this question. Opinions vary as to whom this course should admit, but it is usually felt that juniors and seniors are best suited for this type of course.

A troublesome question is the required versus elective controversy. Present systems of required courses, especially in the college-preparatory curriculum, make the introduction of a further required course in consumer education rather difficult. It is felt that this material is so important that it should reach all students and the only way this can be effected is through a required course. Where such an arrangement is impossible, a large number of the students can be reached by means of the independent unit plan, especially as regards those units which can be inserted into required courses.

A very essential part of an effective consumer course is the provision of adequate laboratory facilities. Practically all studies in the field point out the vital necessity of this type of experimental activity and its almost complete lack in many courses. Dye[10] estimates it as comprising no more than three percent of the time devoted to consumer education. This laboratory work should include all types of experimental activities such as interviews, excursions, projects, etc. Regular laboratory periods should be included in all consumer programs. One essential part of consumer equipment which is often neglected is the library. All types of books, pamphlets, and reference material should be provided. The teacher must, however, guard against the indiscriminate use of advertising material.

One of the most serious problems in consumer education is the lack of adequately trained teachers. The use of teachers from such departments as home economics, economics, social studies, etc., has not proved altogether satisfactory. These teachers need definite and specific training in the techniques and contents of consumer education, not as a sub-

10 Dye, Lucius W., op. cit., pp. 57-58.

sidiary part of some other subject field but as a subject in its own right. More attention needs to be given to this matter by colleges, universities and other teacher-training institutions.

Harap groups all consumer content under five main headings: (1) Consumers' goods and services, (2) general purchasing problems, (3) consumers' financial problems, (4) consumers' social action, and (5) consumption theory.[11] Its main criterion should be its applicability to student needs in all four aspects of consumption according to the definition in this thesis. The major criticism of most courses, as regards present consumer courses, is that they have restricted themselves too narrowly to consumers' goods and purchasing problems to the neglect of the other and equally important problems.

This study has resulted in the following recommendations:

(a) The very small school should at least include some consumer material through the incidental plan. Small schools in general are best adapted to the independent unit plan followed, if possible, by an elective one-semester course every other semester. Laboratory and experimental work should be stressed. The separate course can best be handled by the home economics or science teacher.

(b) The medium-sized school of one curriculum should use a similar plan as above with the addition of further units, especially in the elective subjects. The separate course should be given each semester and be required of all students.

(c) The medium sized school with two or more curricula is best adapted to the independent unit plan combined with the separate course taught as a series of units. Essential units should be included in the required courses of each curriculum with a variation of those in the elective courses. The separate course should be one year in length, the first semester required of all; the second semester optional for some but required for

11 Harap, Henry. "Survey of 28 Courses in Consumption," op. cit., p 500.

students in home economics, agriculture, commercial subjects, and others of similar nature. This separate course must be very flexible to meet individual needs.

(d) The large school can use the same plan as described for the larger medium-sized schools, with a great amplification of scope and content. Here an expert full-time teacher should direct the program and teach a variety of special courses. In addition to separate courses as previously described, there should be a simplified course for handicapped and mentally slow children. Another should be a very fundamental course for such children who for one reason or another will not or cannot finish high school. This course should be given during the freshman or sophomore year.

VITA

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